LaSalle Bank
ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06

ABN AMRO Acct : 723939.1

Payment Date:
25-Aug-06

Prior Payment:
N/A

Next Payment:
25-Sep-06

Record Date:
28-Jul-06

Distribution Count:
1

Closing Date:
28-Jul-06

First Pay. Date:
25-Aug-06

Rated Final Payment Date:
25-Aug-36

Delinquency Method:
OTS

Contact Information:

Analyst:	Henry Brigham	714.259.6830
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Administrator:	Brian Whiteley	312.992.1743
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LaSalle Website:	www.etrustee.net	

Outside Parties To The Transaction

Depositor: Morgan Stanley Capital I Inc.

Underwriter: Morgan Stanley & Co. Incorporated

Master Servicer: GMAC Commercial Mortgage Corp. (EMAC)

Rating Agency: Moody's Investors Service, Inc./Standard & Poor's Ratings Services

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
The Master REMIC

Class	CUSIP	Original Face Value [1]	Beginning Certificate Balance	Principal Payment	Current Realized Loss	Deferred Interest	Ending Certificate Balance	Interest Payment [2]	Interest Adjustment	Pass-Through Rate
A-1	61749TAA2	205,396,000.00	205,396,000.00	5,231,696.41	0.00	0.00	200,164,303.59	887,376.90	0.00	5.5547000000%
M-1	61749TAB0	29,107,000.00	29,107,000.00	0.00	0.00	0.00	29,107,000.00	130,505.76	0.00	5.7647000000%
M-2	61749TAC8	19,703,000.00	19,703,000.00	0.00	0.00	0.00	19,703,000.00	90,793.39	0.00	5.9247000000%
M-3	61749TAD6	5,074,000.00	5,074,000.00	0.00	0.00	0.00	5,074,000.00	23,776.14	0.00	6.0247000000%
B-1	61749TAE4	6,567,000.00	6,567,000.00	0.00	0.00	0.00	6,567,000.00	33,325.99	0.00	6.5247000000%
B-2	61749TAF1	3,730,000.00	3,730,000.00	0.00	0.00	0.00	3,730,000.00	19,509.10	0.00	6.7247000000%
B-3	61749TAG9	4,179,000.00	4,179,000.00	0.00	0.00	0.00	4,179,000.00	25,432.88	0.00	7.8247000000%
B-4	61749TAH7/U61779AA9	5,074,000.00	5,074,000.00	0.00	0.00	0.00	5,074,000.00	29,598.33	0.00	7.0000000000%
B-5	61749TAJ3/U61779AB7	3,730,000.00	3,730,000.00	0.00	0.00	0.00	3,730,000.00	21,758.33	0.00	7.0000000000%
P	9ABS4990	100.00	100.00	0.00	0.00	0.00	100.00	7,366.64	7,366.64	N/A
OC	9ABS4991	15,983,137.14	15,983,137.14	0.00	0.00	0.00	15,972,057.84	1,387,423.07	1,387,423.07	N/A
R	9ABS4992	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	N/A
Total		298,543,237.14	298,543,237.14	5,231,696.41	0.00	0.00	293,300,461.43	2,656,866.53	1,394,789.71	
						Total P&I Payment		7,888,562.94		

[1] N denotes notional balance not included in total [2] Accrued Interest plus/minus Interest Adjustment minus Deferred Interest equals Interest Payment

LaSalle Bank
ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Statement to Certificate Holders (FACTORS)
The Master REMIC

Class	CUSIP	Original Face Value	Beginning Certificate Balance *	Principal Payment *	Current Realized Loss *	Deferred Interest *	Ending Certificate Balance *	Interest Payment *	Interest Adjustment*	Next Rate **
A-1	61749TAA2	205,396,000.00	1000.000000000	25.471267259	0.000000000	0.000000000	974.528732741	4.320322207	0.000000000	5.45438000%
M-1	61749TAB0	29,107,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.483655478	0.000000000	5.66438000%
M-2	61749TAC8	19,703,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.608099782	0.000000000	5.82438000%
M-3	61749TAD6	5,074,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	4.685877020	0.000000000	5.92438000%
B-1	61749TAE4	6,567,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.074766256	0.000000000	6.42438000%
B-2	61749TAF1	3,730,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.230321716	0.000000000	6.62438000%
B-3	61749TAG9	4,179,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	6.085877004	0.000000000	7.72438000%
B-4	61749TAH7/U61779AA9	5,074,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.833332676	0.000000000	Fixed
B-5	61749TAJ3/U61779AB7	3,730,000.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	5.833332440	0.000000000	Fixed
P	9ABS4990	100.00	1000.000000000	0.000000000	0.000000000	0.000000000	1000.000000000	73666.400000000	73666.400000000	N/A
OC	9ABS4991	15,983,137.14	1000.000000000	0.000000000	0.000000000	0.000000000	999.306813180	86.805428612	86.805428612	N/A
R	9ABS4992	0.00	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	0.000000000	N/A

* Per $1,000 of Original Face Value   ** Estimated

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Cash Reconciliation Summary

Pool Source of Funds

Interest Summary

Interest Summary	
Scheduled Interest	2,762,813.59
Fees	124,392.97
Remittance Interest	2,638,420.62
Other Interest Proceeds/Shortfalls	
Prepayment Penalties	7,366.64
Other Interest Loss	
Other Interest Proceeds	0.00
Non-advancing Interest	0.00
Net PPIS/Relief Act Shortfall	0.00
Modification Shortfall	0.00
Other Interest Proceeds/Shortfalls	7,366.64
Interest Adjusted	2,645,787.26
Fee Summary	
Total Servicing Fees	124,392.97
Total Trustee Fees	0.00
LPMI Fees	0.00
Credit Manager's Fees	0.00
Misc. Fees / Trust Expense	0.00
Insurance Premium	0.00
Total Fees	124,392.97

Principal Summary

Principal Summary	
Scheduled Prin Distribution	117,087.38
Curtailments	297,281.51
Prepayments in Full	4,828,406.82
Liquidation Proceeds	0.00
Insurance Proceeds	0.00
Repurchase Proceeds	0.00
Other Principal Proceeds	0.00
Remittance Principal	5,242,775.71

Advances (Principal & Interest)

Prior Month's Outstanding Advances	N/A
Current Advances	N/A
Reimbursement of Prior Advances	N/A
Outstanding Advances	N/A

Balance Reporting

Beginning Principal Balance	298,543,137.14
Ending Principal Balance	293,300,361.43

Non-Pool Source of Funds

P&I Due Certificate Holders	7,888,562.97

P&I Advances as of the end of the Due Period do not reflect the amount of advances remitted by the Servicer on the Servicer Remittance Date due to additional proceeds received between the end of the Due Period and the Servicer Remittance Date and netted from the P&I Advances stated as of the end of the Due Period.

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Pool Detail and Performance Indicators Total(All Loans)

Pool Detail

Pool Level Information

Historical	Amount	Count	
Cut-off Pool Balance	298,543,137.14	4,830	
Cum Scheduled Principal	117,087.38		
Cum Unscheduled Principal	5,125,688.33		
Cum Liquidations	0.00		
Cum Deferred Interest	0.00		
Current	**Amount**	**Count**	**%**
Beginning Pool	298,543,137.14	4,830	100.00%
Scheduled Principal	117,087.38		0.04%
Unscheduled Principal	5,125,688.33	65	1.72%
Deferred Interest	0.00		0.00%
Liquidations	0.00	0	0.00%
Repurchases	0.00	0	0.00%
Ending Pool	293,300,361.43	4,765	98.24%
Average Loan Balance	61,553.07		
Current Loss Detail	**Amount**		
Liquidation	0.00		
Realized Loss	0.00		
Realized Loss Adjustment	0.00		
Net Liquidation	0.00		

Credit Enhancement	Amount	%
Original OC	15,983,137.14	5.35%
Target OC	15,972,057.84	5.35%
Beginning OC	15,983,137.14	
OC Increase	0.00	
Ending OC	15,972,057.84	
Subordinated Certs	53,884,000.00	18.05%

Performance Indicators

Factors Impacting Principal Payment Rules

Delinquency Levels	Num	Den	%
3 mo. Rolling Average	16,345	293,300,361	0.01%
6 mo. Rolling Average	16,345	293,300,361	0.01%
12 mo. Rolling Average	16,345	293,300,361	0.01%
Loss Levels	**Amount**	**Count**	
3 mo. Cum Loss	0.00	0	
6 mo. Cum loss	0.00	0	
12 mo. Cum Loss	0.00	0	

Triggers

> Delinquency Trigger Event (2)			NO
Delinquency Event Calc (1)	16,344.59	293,300,361	0.01%
> Loss Trigger Event? (3)			NO
Cumulative Loss		0	0.00%
> Overall Trigger Event?			NO
Step Down Date			
Distribution Count	1		
Senior Enhancement %(4)	31.76%		
Step Down % (5)	62.40%		
% of Senior Enhancement % (6)	12.75%		
> Step Down Date?			NO
Extra Principal	0.00		
Cumulative Extra Principal	0.00		
OC Release	11,079.30		

Misc/Additional Information

WA Rates/Life

	Fixed	Adj	Overall
WAC - Remit Current	10.60%	N/A	10.60%
WAC - Remit Original	10.60%	N/A	10.60%
WAC - Current	11.10%	N/A	11.10%
WAC - Original	11.10%	N/A	11.10%
WAL - Current	200.72	N/A	200.72
WAL - Original	200.72	N/A	200.72
Current LIBOR			5.424700%
Next LIBOR			5.324380%

Pool Composition

Properties		Balance	%/Score
Cut-off LTV		289,805,042.60	97.07%
Cash Out/Refinance		66,157,604.70	22.16%
SFR		171,799,260.31	57.55%
Owner Occupied		262,804,287.83	88.03%
	Min	**Max**	**WA**
FICO	600	821	688.85

Legend: **(1)** 60 Days+, REO, BK, F/C % **(2)** (1) > (6) * (4), then TRUE **(3)** Condn: Cum Loss > specified thresholds **(4)** Subordinated Certs + OC Amount / Ending Pool Bal **(5)** Defined Benchmark **(6)** Defined Benchmark (Used in Delinq Event Calc) **(7)** Condn: Distn Cnt > 36, (4) > (5)

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Series 2006-10SL

Distribution Date: 25-Aug-06
Bond Interest Reconciliation - Part I

Class	- - Accrual - - Method	Days	Opening Balance	Pass-Thru Rate	Accrual Certificate Interest	Total Interest Additions	Total Interest Deductions	Distributable Certificate Interest	Interest Payment Amount	Current Period (Shortfall) / Recovery	- - - - - - - - Outstanding - - - - - - - - Remaining Int Carry-Forward Shortfall	Remaining Basis Risk Carry-Fwd Shortfall	Outstanding Relief Act / Prepayment Interest Shortfalls	Net Cap Rate in Effect Y/N
A-1	Act/360	28	205,396,000.00	5.554700000%	887,376.90	0.00	0.00	887,376.90	887,376.90	0.00	0.00	0.00	0.00	No
M-1	Act/360	28	29,107,000.00	5.764700000%	130,505.76	0.00	0.00	130,505.76	130,505.76	0.00	0.00	0.00	0.00	No
M-2	Act/360	28	19,703,000.00	5.924700000%	90,793.39	0.00	0.00	90,793.39	90,793.39	0.00	0.00	0.00	0.00	No
M-3	Act/360	28	5,074,000.00	6.024700000%	23,776.14	0.00	0.00	23,776.14	23,776.14	0.00	0.00	0.00	0.00	No
B-1	Act/360	28	6,567,000.00	6.524700000%	33,325.99	0.00	0.00	33,325.99	33,325.99	0.00	0.00	0.00	0.00	No
B-2	Act/360	28	3,730,000.00	6.724700000%	19,509.10	0.00	0.00	19,509.10	19,509.10	0.00	0.00	0.00	0.00	No
B-3	Act/360	28	4,179,000.00	7.824700000%	25,432.88	0.00	0.00	25,432.88	25,432.88	0.00	0.00	0.00	0.00	No
B-4	30/360	30	5,074,000.00	7.000000000%	29,598.33	0.00	0.00	29,598.33	29,598.33	0.00	0.00	0.00	0.00	No
B-5	30/360	30	3,730,000.00	7.000000000%	21,758.33	0.00	0.00	21,758.33	21,758.33	0.00	0.00	0.00	0.00	No
P			100.00	N/A	0.00	7,366.64	0.00	7,366.64	7,366.64	0.00	0.00	0.00	0.00	No
OC			15,983,137.14	N/A	0.00	0.00	0.00	0.00	1,387,423.07	0.00	0.00	0.00	0.00	No
Total			298,543,237.14		1,262,076.82	7,366.64	0.00	1,269,443.46	2,656,866.53	0.00	0.00	0.00	0.00	

(1) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Bond Interest Reconciliation - Part II

Class	Record Date	Prior Interest Due Date	Current Interest Due Date	Additions: Interest Rate SWAP Agreement	Additions: Deposits from YM Agreement	Additions: Prepayment Premiums	Additions: Prior Int Carry-Fwd Shortfall	Additions: Prior Shortfall Reimbursement	Additions: Other Interest Proceeds (1)	Deductions: Other Interest Losses	Deductions: Current Int Carry-Fwd Shortfall (2)	Deductions: Current Basis Risk Carry-Fwd Shortfall
A-1	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-1	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-2	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
M-3	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-1	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-2	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-3	28-Jul-06	25-Jul-06	25-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-4	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
B-5	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
P	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	7,366.64	0.00	0.00	0.00	0.00	0.00	0.00
OC	31-Jul-06	1-Jul-06	1-Aug-06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total				0.00	0.00	7,366.64	0.00	0.00	0.00	0.00	0.00	0.00

(1) Other Interest Proceeds are additional interest amounts specifically allocated to the bond(s) and used in determining the bonds Distributable Interest.
(2) Interest Carry-Forward Shortfall is unpaid interest with interest thereon.
(3) Basis Risk Carry-Forward Shortfall - difference between LIBOR plus margin and the Net Rate Cap.

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Bond Principal Reconciliation

						- - - - - - - - - - - - - - - - Losses	- - - - - - - - - - - - - - -					- Credit Support	-
Class	Original Class Balance	Beginning Class Balance	Scheduled Principal Payment	Unscheduled Principal Payment	Extra Principal Payment	Prior Loss Reimburs.	Current Losses	Cumulative Losses	Interest on Losses	Ending Class Balance	Rated Final Maturity	Original	Current
A-1	205,396,000.00	205,396,000.00	117,087.38	5,114,609.03	0.00	0.00	0.00	0.00	0.00	200,164,303.59	25-Aug-36	N/A	N/A
M-1	29,107,000.00	29,107,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	29,107,000.00	25-Aug-36	N/A	N/A
M-2	19,703,000.00	19,703,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,703,000.00	25-Aug-36	N/A	N/A
M-3	5,074,000.00	5,074,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,074,000.00	25-Aug-36	N/A	N/A
B-1	6,567,000.00	6,567,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,567,000.00	25-Aug-36	N/A	N/A
B-2	3,730,000.00	3,730,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,730,000.00	25-Aug-36	N/A	N/A
B-3	4,179,000.00	4,179,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	4,179,000.00	25-Aug-36	N/A	N/A
B-4	5,074,000.00	5,074,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,074,000.00	25-Aug-36	N/A	N/A
B-5	3,730,000.00	3,730,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	3,730,000.00	25-Aug-36	N/A	N/A
P	100.00	100.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	25-Aug-36	N/A	N/A
OC	15,983,137.14	15,983,137.14	0.00	0.00	0.00	0.00	0.00	0.00	0.00	15,972,057.84	25-Aug-36	N/A	N/A
Total	298,543,237.14	298,543,237.14	117,087.38	5,114,609.03	0.00	0.00	0.00	0.00	0.00	293,300,461.43			

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Ratings Information

		Original Ratings				Ratings Change / Change Date [1]			
Class	CUSIP	Fitch	Moody's	DBRS	S&P	Fitch	Moody's	DBRS	S&P
A-1	61749TAA2	NR	Aaa	NR	AAA				
M-1	61749TAB0	NR	Aa2	NR	AA				
M-2	61749TAC8	NR	A2	NR	A				
M-3	61749TAD6	NR	A3	NR	A-				
B-1	61749TAE4	NR	Baa1	NR	BBB+				
B-2	61749TAF1	NR	Baa2	NR	BBB				
B-3	61749TAG9	NR	Baa3	NR	BBB-				
B-4	61749TAH7	NR	Ba1	NR	BB+				
B-5	61749TAJ3	NR	Ba2	NR	BB				
P	9ABS4990	NR	NR	NR	NR				
OC	9ABS4991	NR	NR	NR	NR				

NR - Designates that the class was not rated by the rating agency.

[1] Changed ratings provided on this report are based on information provided by the applicable rating agency via electronic transmission. It shall be understood that this transmission will generally have been provided to LaSalle within 30 days of the payment date listed on this statement. Because ratings may have changed during the 30 day window, or may not be being provided by the rating agency in an electronic format and therefore not being updated on this report, LaSalle recommends that investors obtain current rating information directly from the rating agency.

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part I (as of Cut-Off)

Distribution Date	Current		Delinquent 1 Month		Delinquent 2 Months		Delinquent 3+ Months		Foreclosure		REO	
	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance	Count	Balance
Total(All Loans)												
25-Aug-06	4,764	293,284,017	0	0	0	0	1	16,345	0	0	0	0

Total(All Loans)												
25-Aug-06	99.98%	99.99%	0.00%	0.00%	0.00%	0.00%	0.02%	0.01%	0.00%	0.00%	0.00%	0.00%

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Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Asset-Backed Facts ~ 15 Month Historical Loan Status Summary Part II (as of Cut-Off)

Distribution Date	- - - - - - - - - - - In Foreclosure and Delinquent - - - - - - - - - - - - -							
	Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)								
25-Aug-06	0	0	0	0	0	0	0	0

Distribution Date	- - - - - - - - - - - - - - - In REO and Delinquent - - - - - - - - - - - - - -							
	Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)								
25-Aug-06	0	0	0	0	0	0	0	0

Distribution Date	- - - - - - - - - - - - - In Bankruptcy and Delinquent - - - - - - - - - - - - -							
	Current		31-60 Days		61-90 Days		90 + Days	
	#	Balance	#	Balance	#	Balance	#	Balance
Total(All Loans)								
25-Aug-06	0	0	0	0	0	0	0	0

Total(All Loans)

25-Aug-06	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

LaSalle Bank
ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

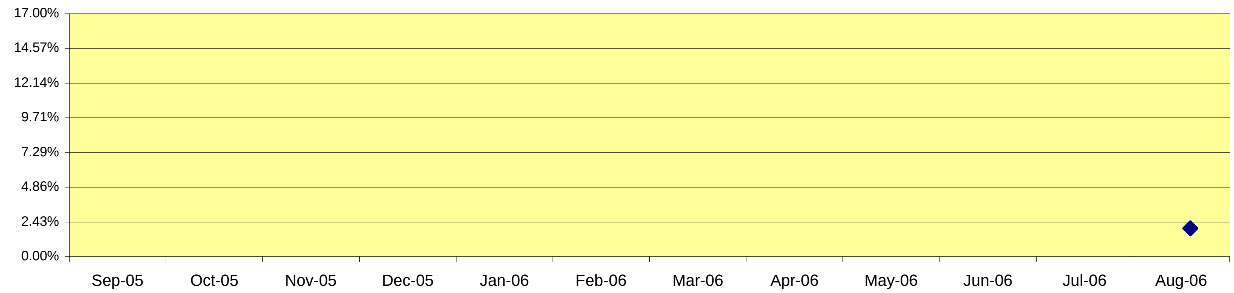
Distribution Date: 25-Aug-06
Asset-Backed Facts ~ 15 Month Historical Payoff/Loss Summary

Distribution Date	Ending Pool		Payoffs		Insurance	Substitution	Liquidation	Realized Losses		Remaining Term	Curr Weighted Avg.	
	#	Balance	#	Balance	Proceeds	Proceeds	Proceeds	#	Amount	Life	Coupon	Remit
Total(All Loans)												
25-Aug-06	4,765	293,300,361	65	4,828,407	0.00	0.00	0.00	0	0	201	11.11%	10.61%

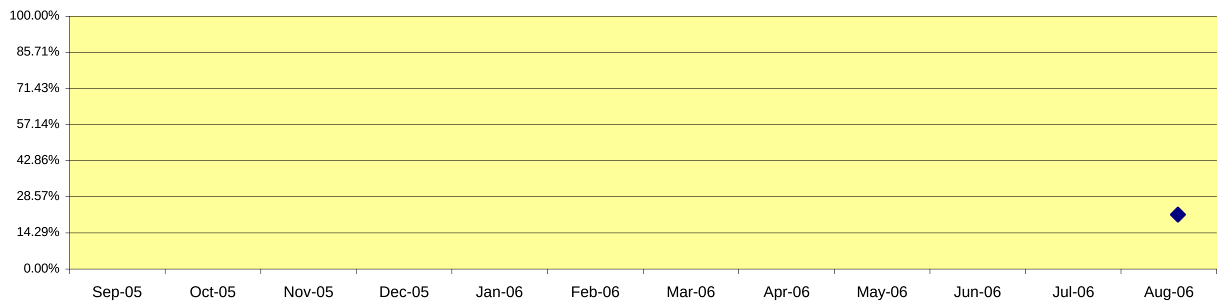
Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Prepayment Summary

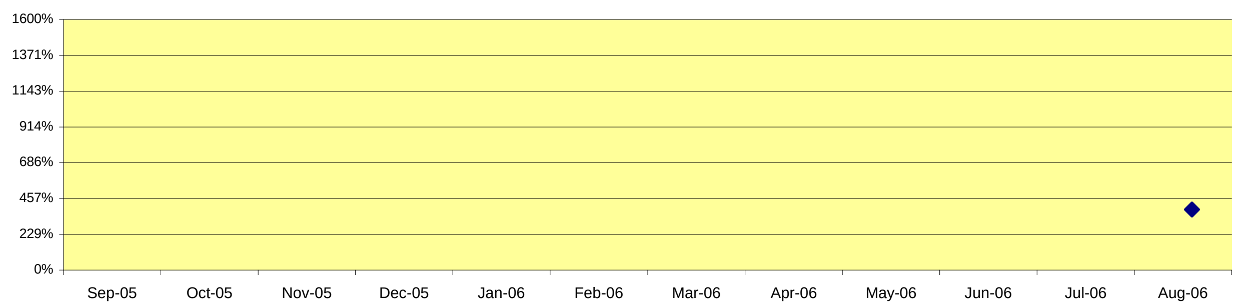
SMM (Single Monthly Mortality)	**Total**
Current Period	1.62%
3-Month Average	1.62%
6-Month Average	1.62%
12-Month Average	1.62%
Average Since Cut-Off	1.62%



CPR (Conditional Prepayment Rate)	**Total**
Current Period	17.78%
3-Month Average	17.78%
6-Month Average	17.78%
12-Month Average	17.78%
Average Since Cut-Off	17.78%



PSA (Public Securities Association)	**Total**
Current Period	296%
3-Month Average	296%
6-Month Average	296%
12-Month Average	296%
Average Since Cut-Off	296%



SMM	Single Monthly Mortality	(Partial and Full Prepayments + Repurchases + Liquidations) / (Beginning Collateral Balance - Scheduled Principal)
CPR	Conditional Prepayment Rate	1 - (1 - SMM)^12)
PSA	Public Securities Association	100 * CPR / (0.2 * MIN(30,WAS))
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Mortgage Loan Characteristics Part I

Distribution by Current Ending Principal Balance

Min		Max	Count	% of Total	Balance	% of Total
1,000	to	21,000	471	9.88%	7,677,208	2.62%
21,000	to	27,000	417	8.75%	10,150,523	3.46%
27,000	to	33,000	451	9.46%	13,554,467	4.62%
33,000	to	39,000	382	8.02%	13,725,152	4.68%
39,000	to	45,000	370	7.76%	15,578,517	5.31%
45,000	to	50,000	297	6.23%	14,183,609	4.84%
50,000	to	63,000	574	12.05%	32,218,326	10.98%
63,000	to	76,000	376	7.89%	25,974,161	8.86%
76,000	to	89,000	390	8.18%	32,028,979	10.92%
89,000	to	102,000	345	7.24%	32,901,767	11.22%
102,000	to	115,000	211	4.43%	22,881,788	7.80%
115,000	to	450,000	481	10.09%	72,425,864	24.69%
			4,765	100.00%	293,300,361	100.00%

Distribution by Cut-off Principal Balance

Min		Max	Count	% of Total	Balance	% of Total
7,000	to	21,000	475	9.83%	7,762,018	2.60%
21,000	to	27,000	420	8.70%	10,237,094	3.43%
27,000	to	33,000	450	9.32%	13,530,408	4.53%
33,000	to	39,000	390	8.07%	14,023,768	4.70%
39,000	to	45,000	377	7.81%	15,880,481	5.32%
45,000	to	50,000	299	6.19%	14,288,176	4.79%
50,000	to	63,000	583	12.07%	32,739,840	10.97%
63,000	to	76,000	381	7.89%	26,349,939	8.83%
76,000	to	89,000	396	8.20%	32,511,994	10.89%
89,000	to	102,000	347	7.18%	33,103,501	11.09%
102,000	to	116,000	234	4.84%	25,526,763	8.55%
116,000	to	450,000	478	9.90%	72,589,156	24.31%
			4,830	100.00%	298,543,137	100.00%

Distribution by Current Mortgage Rate

Min		Max	Count	% of Total	Balance	% of Total
6.50%	to	9.13%	498	10.45%	29,747,948	10.14%
9.13%	to	9.52%	362	7.60%	28,963,388	9.87%
9.52%	to	9.91%	309	6.48%	19,634,561	6.69%
9.91%	to	10.30%	434	9.11%	23,673,059	8.07%
10.30%	to	10.69%	309	6.48%	18,651,572	6.36%
10.69%	to	11.09%	478	10.03%	27,681,615	9.44%
11.09%	to	11.47%	334	7.01%	18,357,469	6.26%
11.47%	to	11.84%	470	9.86%	28,377,286	9.68%
11.84%	to	12.22%	373	7.83%	25,472,692	8.68%
12.22%	to	12.59%	281	5.90%	18,134,661	6.18%
12.59%	to	13.00%	469	9.84%	30,902,052	10.54%
13.00%	to	18.13%	448	9.40%	23,704,059	8.08%
			4,765	100.00%	293,300,361	100.00%

Distribution by Original Mortgage Rate

Min		Max	Count	% of Total	Balance	% of Total
6.50%	to	9.13%	505	10.46%	30,734,053	10.29%
9.13%	to	9.52%	368	7.62%	29,628,581	9.92%
9.52%	to	9.91%	313	6.48%	19,889,565	6.66%
9.91%	to	10.30%	440	9.11%	24,238,534	8.12%
10.30%	to	10.69%	313	6.48%	18,878,820	6.32%
10.69%	to	11.09%	484	10.02%	28,032,789	9.39%
11.09%	to	11.47%	338	7.00%	18,581,322	6.22%
11.47%	to	11.84%	473	9.79%	28,728,286	9.62%
11.84%	to	12.22%	376	7.78%	25,696,604	8.61%
12.22%	to	12.59%	287	5.94%	18,509,145	6.20%
12.59%	to	13.00%	480	9.94%	31,538,143	10.56%
13.00%	to	18.13%	453	9.38%	24,087,295	8.07%
			4,830	100.00%	298,543,137	100.00%

LaSalle Bank
ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Mortgage Loan Characteristics Part II

Distribution by Product Characteristics (Current)

Product Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	4,765	293,300,361	100.00%	200.64	11.11%
Total	4,765	293,300,361	100.00%		

Distribution by Product Characteristics (Cut-off)

Product Type	# of Loans	Original Principal Balance	% of Balance	WAMM	WAC
Fixed 2nd Lien	4,830	298,543,137	100.00%	204.67	11.11%
Total	4,830	298,543,137	100.00%		

Distribution by Property Types (Current)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,937	168,722,194	57.53%	194.88	10.85%
PUD	880	60,432,617	20.60%	197.18	11.18%
Multifamily	458	37,946,090	12.94%	235.14	12.10%
Condo - Low Facility	470	25,434,901	8.67%	196.08	11.18%
SF Attached Dwelling	20	764,559	0.26%	185.53	11.74%
Total	4,765	293,300,361	100.00%		

Distribution by Property Types (Cut-off)

Property Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
SF Unattached Dwelling	2,972	171,034,281	57.29%	199.13	10.85%
PUD	896	62,148,584	20.82%	200.95	11.16%
Multifamily	462	38,366,323	12.85%	238.75	12.10%
Condo - Low Facility	480	26,228,969	8.79%	200.20	11.17%
SF Attached Dwelling	20	764,979	0.26%	189.69	11.74%
Total	4,830	298,543,137	100.00%		

LaSalle Bank ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Mortgage Loan Characteristics Part II

Distribution by Occupancy Type (Current)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,738	246,603,539	84.08%	200.40	10.82%
Non-Owner Occupied	810	34,926,331	11.91%	199.25	12.75%
Owner Occupied - Secondary Residence	217	11,770,491	4.01%	209.72	12.31%
Total	4,765	293,300,361	100.00%		

Distribution by Occupancy Type (Cut-off)

Occupancy Type	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Owner Occupied - Primary Residence	3,786	250,845,912	84.02%	204.38	10.81%
Non-Owner Occupied	825	35,738,849	11.97%	203.79	12.74%
Owner Occupied - Secondary Residence	219	11,958,376	4.01%	213.39	12.33%
Total	4,830	298,543,137	100.00%		

Distribution by Loan Purpose (Current)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	3,706	228,242,430	77.82%	201.26	11.24%
Refinance/Equity Takeout	743	47,460,842	16.18%	199.71	10.74%
Refinance/No Cash Out	316	17,597,089	6.00%	195.11	10.33%
Total	4,765	293,300,361	100.00%		

Distribution by Loan Purpose (Cut-off)

Loan Purpose	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Purchase	3,756	232,385,532	77.84%	205.28	11.24%
Refinance/Equity Takeout	750	47,989,945	16.07%	203.70	10.74%
Refinance/No Cash Out	324	18,167,659	6.09%	199.39	10.33%
Total	4,830	298,543,137	100.00%		

LaSalle Bank
ABN AMRO

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Mortgage Loan Characteristics Part II

Distribution by Originator Concentration > 10% (Current)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Mortgage It	670	52,948,000	18.05%	175.91	9.44%
Fnba Conduit	753	42,152,456	14.37%	193.44	11.31%
Decision One	805	37,095,877	12.65%	180.10	10.80%
Aegis Mortgage Corpo	638	34,939,662	11.91%	198.72	11.57%

Distribution by Originator Concentration > 10% (Cut-off)

Originator	# of Loans	Ending Balance	% of Balance	WAMM	WAC
Mortgage It	686	54,716,191	18.33%	180.00	9.44%
Fnba Conduit	763	42,954,442	14.39%	197.48	11.32%
Decision One	808	37,264,640	12.48%	184.57	10.80%
Aegis Mortgage Corpo	648	35,610,022	11.93%	202.20	11.57%

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Geographic Concentration

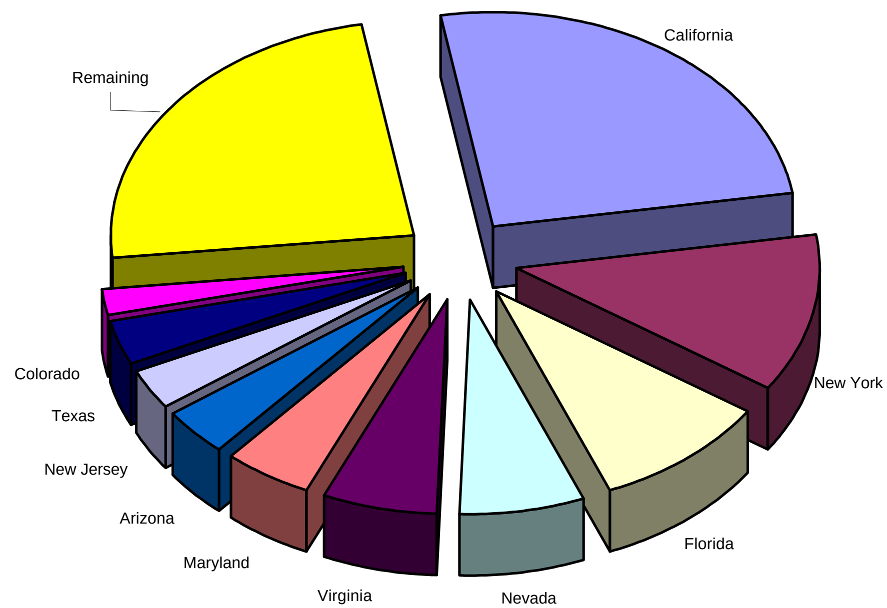
Top 10 Current State Concentration

Geographic Distribution	# of Loans	Balance [1]	% of Balance	WAMM	WAC
California	792	73,804,933	25.16%	193	10.70%
New York	372	35,593,782	12.14%	242	11.75%
Florida	520	27,512,957	9.38%	194	11.51%
Nevada	293	19,823,370	6.76%	200	11.64%
Virginia	256	17,213,395	5.87%	188	11.23%
Maryland	219	14,111,290	4.81%	192	10.87%
Arizona	181	10,551,925	3.60%	195	10.92%
New Jersey	137	9,517,461	3.24%	220	11.60%
Texas	267	9,028,545	3.08%	203	10.92%
Colorado	127	6,177,648	2.11%	201	11.39%
Remaining	1,601	69,965,057	23.85%	193	10.89%

Top 10 Original State Concentration

Geographic Distribution	# of Loans	Balance [1]	% of Balance	WAMM	WAC
California	807	75,253,072	25.21%	197	10.71%
New York	374	35,734,740	11.97%	246	11.75%
Florida	532	28,434,125	9.52%	199	11.50%
Nevada	296	20,045,785	6.71%	204	11.64%
Virginia	258	17,491,795	5.86%	193	11.20%
Maryland	223	14,396,630	4.82%	196	10.85%
Arizona	184	10,701,943	3.58%	199	10.90%
New Jersey	144	10,335,064	3.46%	221	11.57%
Texas	268	9,145,503	3.06%	207	10.96%
Colorado	129	6,206,804	2.08%	205	11.39%
Remaining	1,615	70,797,676	23.71%	197	10.88%

Top 10 Current State Concentration



[1] Based on Current Period Ending Principal Balance

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Current Period Realized Loss Detail

Disclosure Control #	Period	Original Liquidation Balance	Net Liquidation Proceeds	Loss-Loan Non-adjusted	Loss to Trust	Loss-Certs Non-adjusted	Subsequent Recov/(Exp)	Loss-Loan Adjusted	Loss-Certs Adjusted	Liq Type	Adj Type

Liq. Type Code - Legend				**Adjustment Legend**			
Charge-off	C	REO	R	Escrow Bal/Adv	1	Third Party	6
Matured	M	Short Pay	S	MREC	2	Charged Off/Matured	7
Repurchase	N	Third Party	T	Rest'd Escrow	3	Side Note	8
Note Sale	O	Write-off	W	Replacement Res.	4	Manual	9
Paid in Full	P			Suspense	5		

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Historical Realized Loss Summary
Total(All Loans)

	Current Realized Loss				Previous Liquidations/Payoffs							
Distribution Date	Beginning Scheduled Balance	Net Liquidation Proceeds	Realized Loss	Loan Count	Claims on Prior Liquidations		Recovery on Prior Liquidations		(Claims)/Recoveries on Prior Payoffs		Realized Loss Adjusted	Cumulative Realized Loss
					Amount	Count	Amount	Count	Amount	Count		
25-Aug-06	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0.00
Total	0.00	0.00	0.00	0	0.00	0	0.00	0	0.00	0	0.00	

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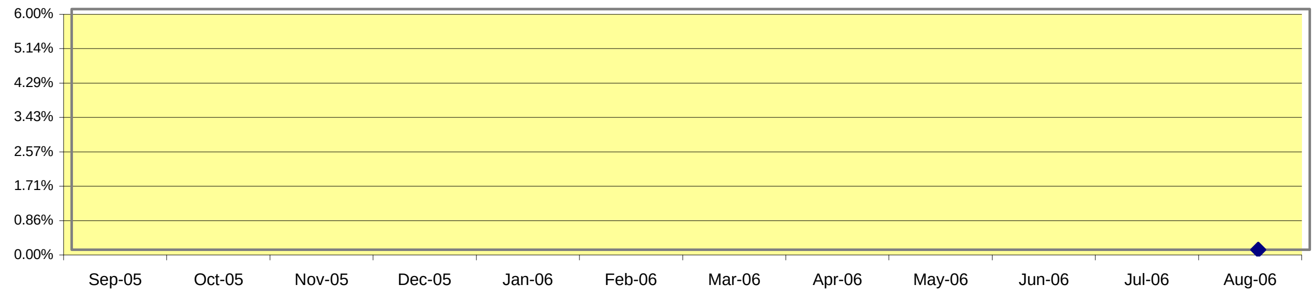
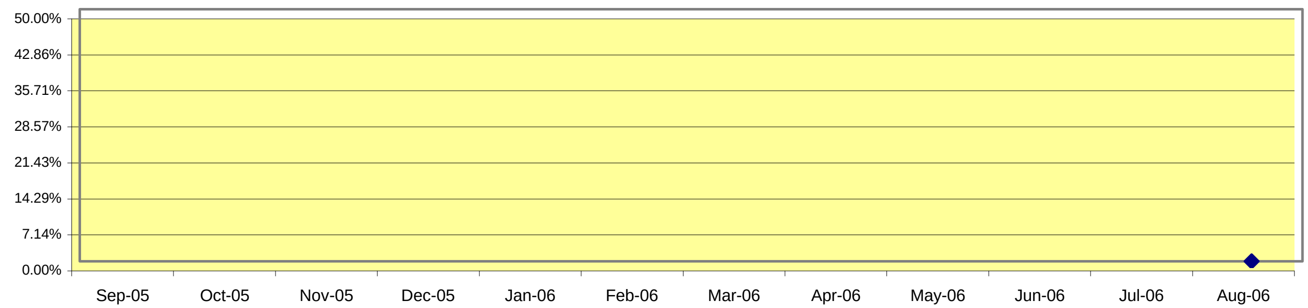
Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Realized Loss Summary

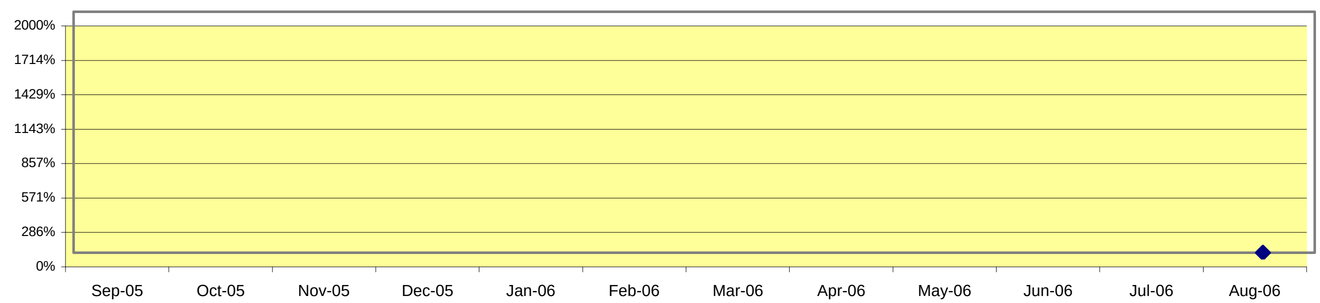
MDR (monthly Default Rate)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



CDR (Conditional Default Rate)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



SDA (Standard Default Assumption)	**Total**
Current Period	0.00%
3-Month Average	0.00%
6-Month Average	0.00%
12-Month Average	0.00%
Average Since Cut-Off	0.00%



MDR	Monthly Default Rate	(Beginning Principal Balance of Liquidated Loans) / (Total Beginning Principal Balance)
CDR	Conditional Default Rate	$1 - (1 - \text{MDR})^{12}$
SDA	Standard Default Assumption	If WAS=30 then CDR/(WAS*0.02) else if 30<WAS=60 then CDR/0.6 else if 60<WAS=120 then CDR/(0.6-((WAS-60)*0.0095)) else if WAS>120 then CDR/0.03
WAS	Weighted Average Seasoning	(Original Term - Remaining Term) * (Current Scheduled Balance / Deal Scheduled Principal Balance)

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Material Breaches Detail

Disclosure Control #	Loan Group #	Ending Principal Balance	Material Breach Date	Material Breach Description

Material breaches of pool asset representation or warranties or transaction covenants.

Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Modified Loan Detail

Disclosure Control #	Loan Group #	Modified Maturity Date	Cutoff Maturity Date	Modification Description

Modifications include any extensions or waivers to the mortgage loan terms, fees, penalties or payments during the preceding calendar month or that have become material over time.

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Deleted and Replacement Mortgage Loan Detail

Disclosure Control #	Beginning Principal Balance	Deleted / Replacement

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Morgan Stanley Mortgage Loan Trust
Mortgage Pass-Through Rate Certificates
Series 2006-10SL

Distribution Date: 25-Aug-06
Charged-off and Released Mortgage Loan Detail

Disclosure Control #	Stated Principal Balance	Charged-off / Released